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Date: November 7, 2005

By:

Esther Miller
Esther Miller

Attorney Docket No. 756-24-002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
Raffie Eskandarian)	
)	
Serial No.: 09/912,764)	Examiner: A. Sherkat.
)	
Filed: July 25, 2001)	Art Unit: 2131
)	
For: Method, Process and Apparatus)	
For Receiving, Storing and Accessing)	
Authorization Data)	

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL OF RESPONSE TO OFFICE ACTION

Sir:

Transmitted herewith is the Response to the Office Action dated November 7, 2005 for this application. There is no fee required for the submission of this Response.

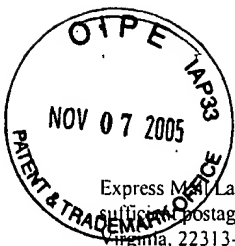
Respectfully submitted,

Dated: November 7, 2005

Anna M. Vradenburgh

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RESPONSE TO OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Madam:

In response to the Office Action dated August 8, 2005, the Applicant submits this response and respectfully requests reconsideration of the application.

A listing of the claim begins on page 2.

The Remarks begin on page 6.